Lincoln Financial℠

Moving from the field toward financial freedom

Add life to your retirement plans

Life insurance can offer more than just death benefit protection — it can be a powerful tool for building wealth and securing your financial future. Indexed universal life (IUL) insurance offers a strategic approach by combining cash value growth potential with downside protection, tax advantages, and flexible access to funds. Whether you're looking to safeguard your loved ones, supplement retirement income, or shield your savings from market volatility, *Lincoln WealthBuilder℠ IUL* provides a dynamic solution.

For professionals seeking a tax-efficient retirement strategy, *Lincoln WealthBuilder IUL* offers:

- Growth potential tied to market performance without direct exposure to market losses[2]
- Tax-advantaged access to cash value for major expenses or retirement income
- A diversified financial resource that complements traditional savings options

Meet Derek

A 40-year-old retired professional baseball player, married and in good health, wants to maintain his family's lifestyle and secure his financial future. With early retirement, he's looking for a strategy to grow and protect his wealth for years ahead.[1]

See how Derek uses life insurance during his retirement years

Derek purchases his policy with 10 premiums of $250,000 into the S&P 500® Dynamic Intraday Indexed Account.

His policy is designed to provide an increasing death benefit through year 10, while maximizing future cash value.

He takes a lump sum at age 55 to buy a sailboat through an indexed loan of $750,000.

Derek takes annual distributions of $390,000 from age 56 to 70 from an S&P 500 traditional account with a guaranteed bonus, delaying other retirement assets.

And, he can rest assured knowing that the death benefit (net of loans) transfers to his wife upon his death. Based on the hypothetical assumptions below, this value would be over $9.2M.

This hypothetical example assumes a male, age 40, preferred nontobacco, $250,000 premium paid to age 50, assuming S&P 500 Dynamic Intraday – 1 year PTP Indexed Account earning a 7.27% annual crediting rate, minimum non–MEC death benefit, increasing by cash value death benefit option switching to level at age 51, monthly indexed loans in years 15 through 30, from the S&P 500 Traditional Indexed Account, in a 28% tax bracket. Assuming 0% and guaranteed charges, this policy lapses in year 16 with $1,181,250 in distributions. [1] Hypothetical example; not an actual client. [2] While it is not possible to invest directly in an index, the account is designed to match the holdings.

Lincoln Financial℠

Your tomorrow.
Our priority.℠

Ready to learn more about how *Lincoln WealthBuilder*℠ IUL can work for you? Reach out to your financial professional to learn more. Don't have one? No problem — click here to get connected to one.

Growth is not guaranteed, and it is possible the policy will lose value.

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Distributions are taken through loans and withdrawals, which reduce a policy's cash surrender value and death benefit and may cause the policy to lapse. Loans are not considered income and are tax-free. Withdrawals and surrenders are tax-free up to the cost basis, provided the policy is generally not a modified endowment contract (MEC). A MEC policy is one in which the life insurance limits exceed certain high levels of premium or the cumulative premium payments exceed certain amounts specified under the Internal Revenue Code. For policies that are MECs, distributions during the life of the insured, including loans, are first treated as taxable to the extent of income in the contract, and an additional 10% federal income tax may apply for withdrawals made prior to age 59½.

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It is possible coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

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Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
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